

Appl. No.: 10/808,166
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Amendments to the Claims:

1. (Currently Amended) A system for authenticating a client comprising:
an authenticator capable of sending, to the client, a set of ~~at least one~~ a plurality of labels identifying ~~at least one~~ a plurality of elements of an authentication matrix, the authentication matrix including a plurality of elements, each element capable of being identified by a label, wherein the authenticator is capable of receiving a passcode from the client formulated based upon the ~~at least one~~ elements identified by the received set of ~~at least one~~ labels, and wherein the authenticator is capable of authenticating the client based upon the formulated passcode.
2. (Currently Amended) A system according to Claim 1, wherein the authenticator is capable of sending a set of ~~at least one~~ labels, receiving a formulated passcode and authenticating the client a plurality of times, and wherein the authenticator is capable of sending each set of ~~at least one~~ labels such that the sent set of ~~at least one~~ labels differs from each previously sent set of ~~at least one~~ labels.
3. (Currently Amended) A system according to Claim 1, wherein the authenticator is capable of communicating with a passcode generator, wherein the passcode generator is capable of generating a passcode based upon ~~at least one~~ elements selected from the authentication matrix, wherein the authenticator is capable of sending a set of ~~at least one~~ labels identifying the selected ~~at least one~~ elements, and wherein the authenticator is capable of authenticating the client further based upon the generated passcode.
4. (Currently Amended) A system according to Claim 3, wherein the authenticator includes a database capable of storing an authentication matrix, wherein the authenticator is capable of providing an authentication matrix to the client, wherein the passcode generator is capable of generating a passcode based upon ~~at least one~~ elements selected from the authentication matrix stored in the database, and wherein the authenticator is capable of receiving a passcode formulated based upon ~~at least one~~ elements of the authentication matrix

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provided to the client corresponding to the ~~at least one elements~~ selected from the authentication matrix stored in the database.

5. (Currently Amended) A system according to Claim 4, wherein the database of the authenticator is capable of storing a plurality of authentication matrices, each authentication matrix associated with a different client, wherein the authenticator is capable of providing, to the client being authenticated, an authentication matrix associated with the respective client, and wherein the passcode generator is capable of generating a passcode based upon ~~at least one elements~~ selected from the authentication matrix stored in the database and associated with the respective client.

6. (Currently Amended) A system according to Claim 5, wherein the authenticator is capable of receiving at least one piece of identifying information associated with the client being authenticated, and thereafter identifying, from the plurality of authentication matrices stored in the database, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information, and wherein the passcode generator is capable of generating a passcode based upon ~~at least one elements~~ selected from the identified authentication matrix.

7. (Original) A system according to Claim 3, wherein the passcode generator is capable of generating a passcode further based upon a personal identification number (PIN) associated with the client, and wherein the authenticator is capable of receiving a passcode formulated further based upon the PIN.

8. (Currently Amended) A system according to Claim 7, wherein the passcode generator is capable of generating a passcode including ~~at least one elements~~ selected from the authentication matrix and the PIN in a ~~predefined-variable~~ position with respect to the selected ~~at least one elements~~, wherein the authenticator is capable of receiving a passcode formulated to include the identified ~~at least one elements~~ and the PIN in the ~~predefined-variable~~ position with

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respect to the identified ~~at least one~~ elements, and wherein the authenticator is capable of authenticating the client by identifying a match between the generated passcode and the formulated passcode.

9. (Currently Amended) A system comprising:

a client capable of receiving a set of ~~at least one~~ a plurality of labels identifying ~~at least one~~ a plurality of elements of an authentication matrix, the authentication matrix including a plurality of elements, each element capable of being identified by a label, wherein the client is capable of formulating a passcode based upon the ~~at least one elements~~ identified by the received set of ~~at least one labels~~ such that the client is capable of being authenticated based upon the formulated passcode.

10. (Currently Amended) A system according to Claim 9, wherein the client is capable of receiving the set of ~~at least one labels~~ and formulating a passcode a plurality of times such that the client is capable of being authenticated a plurality of times, and wherein each set of ~~at least one labels~~ received by the client differs from each set of ~~at least one labels~~ previously received by the client.

11. (Currently Amended) A system according to Claim 9, wherein the client is capable of receiving a set of ~~at least one labels~~ identifying ~~at least one elements~~ selected from the authentication matrix during generation of a passcode, and wherein the client is capable of formulating the passcode such that the client is capable of being authenticated further based upon the generated passcode.

12. (Currently Amended) A system according to Claim 11, wherein the client is capable of being provided with an authentication matrix from an authenticator capable of storing an authentication matrix, wherein the client is capable of receiving a set of ~~at least one labels~~ identifying ~~at least one elements~~ selected from the authentication matrix stored by the authenticator, and wherein the client is capable of formulating a passcode based upon ~~at least one~~

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elements of the authentication matrix provided to the client corresponding to the at least one elements selected from the authentication matrix stored by the authenticator.

13. (Currently Amended) A system according to Claim 12, wherein the client is capable of being provided with an authentication matrix associated with the respective client from an authenticator capable of storing a plurality of authentication matrices, each authentication matrix associated with a different client, and wherein the client is capable of receiving a set of ~~at least one labels~~ identifying ~~at least one elements~~ selected from the authentication matrix stored by the authenticator and associated with the respective client.

14. (Currently Amended) A system according to Claim 13, wherein the client is capable of sending the authenticator at least one piece of identifying information associated with the respective client such that the authenticator is capable of identifying, from the plurality of authentication matrices, the authentication matrix associated with the respective client based upon the at least one piece of identifying information, and wherein the client is capable of receiving a set of ~~at least one labels~~ identifying ~~at least one elements~~ selected from the identified authentication matrix.

15. (Currently Amended) A system according to Claim 11, wherein the client is capable of receiving a set of ~~at least one labels~~ identifying ~~at least one elements~~ selected from the authentication matrix during generation of a passcode based upon a personal identification number (PIN) associated with the client, and wherein the client is capable of formulating a passcode further based upon the PIN.

16. (Currently Amended) A system according to Claim 15, wherein the client is capable of receiving a set of ~~at least one labels~~ identifying ~~at least one elements~~ selected from the authentication matrix during generation of a passcode including ~~at least one elements~~ selected from the authentication matrix and the PIN in a predefined-variable position with respect to the selected ~~at least one elements~~, wherein the client is capable of formulating a passcode including

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the identified ~~at least one~~ elements and the PIN in the ~~predefined~~ variable position with respect to the identified ~~at least one~~ elements such that the client is capable of being authenticated by identifying a match between the generated passcode and the formulated passcode.

17. (Currently Amended) A method of authenticating a client comprising:
receiving a set of ~~at least one~~ a plurality of labels identifying ~~at least one~~ a plurality of elements of an authentication matrix, the authentication matrix including a plurality of elements, each element capable of being identified by a label;
formulating a passcode based upon the ~~at least one~~ elements identified by the received set of ~~at least one~~ labels; and
authenticating the client based upon the formulated passcode.

18. (Currently Amended) A method according to Claim 17, wherein receiving a set of ~~at least one~~ labels, formulating a passcode and authenticating the client occur a plurality of times, and wherein each received set of ~~at least one~~ labels differs from each previously received set of ~~at least one~~ labels.

19. (Currently Amended) A method according to Claim 17 further comprising:
generating a passcode based upon ~~at least one~~ elements selected from the authentication matrix,
wherein receiving a set of ~~at least one~~ labels comprises receiving a set of ~~at least one~~ labels identifying the selected ~~at least one~~ elements, and
wherein authenticating the client comprises authenticating the client further based upon the generated passcode.

20. (Currently Amended) A method according to Claim 19 further comprising:
providing an authentication matrix to an authenticator, and providing an authentication matrix to the client,

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wherein generating a passcode comprises generating a passcode based upon ~~at least one~~
~~elements~~ selected from the authentication matrix provided to the authenticator, and

wherein formulating a passcode comprises formulating a passcode based upon ~~at least~~
~~one elements~~ of the authentication matrix provided to the client corresponding to the ~~at least one~~
~~elements~~ selected from the authentication matrix provided to the authenticator.

21. (Currently Amended) A method according to Claim 20, wherein providing an authentication matrix to an authenticator comprises providing a plurality of authentication matrices to an authenticator, each authentication matrix associated with a different client, wherein providing an authentication matrix to the client comprises providing, to the client being authenticated, an authentication matrix associated with the respective client, and

wherein generating a passcode comprises generating a passcode based upon ~~at least one~~
~~elements~~ selected from the authentication matrix provided to the authenticator and associated with the respective client.

22. (Currently Amended) A method according to Claim 21 further comprising:
receiving at least one piece of identifying information associated with the client being authenticated; and

identifying, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information,

wherein generating a passcode comprises generating a passcode based upon ~~at least one~~
~~elements~~ selected from the identified authentication matrix.

23. (Original) A method according to Claim 19, wherein generating a passcode comprises generating a passcode further based upon a personal identification number (PIN) associated with the client, and wherein formulating a passcode comprises formulating a passcode further based upon the PIN.

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24. (Currently Amended) A method according to Claim 23, wherein generating a passcode comprises generating a passcode including ~~at least one elements~~ selected from the authentication matrix and the PIN in a ~~predefined-variable~~ position with respect to the selected ~~at least one elements~~, wherein formulating a passcode comprises formulating a passcode including the identified ~~at least one elements~~ and the PIN in the ~~predefined-variable~~ position with respect to the identified ~~at least one elements~~, and wherein authenticating the client comprises identifying a match between the generated passcode and the formulated passcode.

25. (Currently Amended) A computer program product for authenticating a client, the computer program product comprising at least one computer-readable storage medium having computer-readable program code portions stored therein, the computer-readable program code portions comprising:

a first executable portion for receiving a set of ~~at least one~~ plurality of labels identifying ~~at least one~~ plurality of elements of an authentication matrix, the authentication matrix including a plurality of elements, each element capable of being identified by a label;

a second executable portion for formulating a passcode based upon the ~~at least one~~ elements identified by the received set of ~~at least one~~ labels; and

a third executable portion for authenticating the client based upon the formulated passcode.

26. (Currently Amended) A computer program product according to Claim 25, wherein the first, second and third executable portions are adapted to receive a set of ~~at least one~~ labels, formulate a passcode and authenticate the client, respectively, a plurality of times, and wherein each set of ~~at least one~~ labels received by the first executable portion differs from each set of ~~at least one~~ labels previously received by the first executable portion.

27. (Currently Amended) A computer program product according to Claim 25 further comprising:

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a fourth executable portion for generating a passcode based upon ~~at least one elements~~ selected from the authentication matrix,

wherein the first executable portion is adapted to receive a set of ~~at least one labels~~ identifying the selected ~~at least one elements~~, and

wherein the third executable portion is adapted to authenticate the client further based upon the generated passcode.

28. (Currently Amended) A computer program product according to Claim 27 further comprising:

a fifth executable portion for providing an authentication matrix to an authenticator, and providing an authentication matrix to the client,

wherein the fourth executable portion is adapted to generate a passcode based upon ~~at least one elements~~ selected from the authentication matrix provided to the authenticator, and

wherein the second executable portion is adapted to formulate a passcode based upon ~~at least one elements~~ of the authentication matrix provided to the client corresponding to the ~~at least one elements~~ selected from the authentication matrix provided to the authenticator.

29. (Currently Amended) A computer program product according to Claim 28, wherein the fifth executable portion is adapted to provide a plurality of authentication matrices to the authenticator, each authentication matrix associated with a different client, wherein the fifth executable portion is also adapted to provide, to the client being authenticated, an authentication matrix associated with the respective client, and

wherein the fourth executable portion is adapted to generate a passcode based upon ~~at least one elements~~ selected from the authentication matrix provided to the authenticator and associated with the respective client.

30. (Currently Amended) A computer program product according to Claim 29 further comprising:

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a sixth executable portion for receiving at least one piece of identifying information associated with the client being authenticated; and

a seventh executable portion for identifying, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information,

wherein the fourth executable portion is adapted to generate a passcode based upon at least one elements selected from the identified authentication matrix.

31. (Original) A computer program product according to Claim 27, wherein the fourth executable portion is adapted to generate a passcode further based upon a personal identification number (PIN) associated with the client, and wherein the second executable portion is adapted to formulate a passcode further based upon the PIN.

32. (Currently Amended) A computer program product according to Claim 31, wherein the fourth executable portion is adapted to generate a passcode including at least one elements selected from the authentication matrix and the PIN in a predefined variable position with respect to the selected at least one elements, wherein the second executable portion is adapted to formulate a passcode including the identified at least one elements and the PIN in the predefined variable position with respect to the identified at least one elements, and wherein the third executable portion is adapted to authenticate the client by identifying a match between the generated passcode and the formulated passcode.

33. (Currently Amended) A system comprising:
an entity capable of sending, to a client, a set of at least one a plurality of labels identifying at least one a plurality of elements of a matrix, the matrix including a plurality of elements, each element capable of being identified by a label, and wherein the entity is capable of receiving a response from the client formulated based upon the at least one elements identified by the received set of at least one labels.

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34. (Currently Amended) A system according to Claim 33, wherein the entity is capable of sending a set of ~~at least one labels~~, and receiving a formulated response a plurality of times, and wherein the entity is capable of sending each set of ~~at least one labels~~ such that the sent set of ~~at least one labels~~ differs from each previously sent set of ~~at least one labels~~.

35. (Original) A system according to Claim 33, wherein the entity comprises an authenticator and the matrix comprises an authentication matrix, wherein the authenticator is capable of receiving a response comprising a passcode, and wherein the authenticator is capable of authenticating the client based upon the formulated passcode.

36. (Currently Amended) A system according to Claim 35, wherein the authenticator is capable of communicating with a passcode generator, wherein the passcode generator is capable of generating a passcode based upon ~~at least one elements~~ selected from the authentication matrix, wherein the authenticator is capable of sending a set of ~~at least one labels~~ identifying the selected ~~at least one elements~~, and wherein the authenticator is capable of authenticating the client further based upon the generated passcode.

37. (Currently Amended) A system according to Claim 36, wherein the authenticator includes a database capable of storing an authentication matrix, wherein the authenticator is capable of providing an authentication matrix to the client, wherein the passcode generator is capable of generating a passcode based upon ~~at least one elements~~ selected from the authentication matrix stored in the database, and wherein the authenticator is capable of receiving a passcode formulated based upon ~~at least one elements~~ of the authentication matrix provided to the client corresponding to the ~~at least one elements~~ selected from the authentication matrix stored in the database.

38. (Currently Amended) A system according to Claim 37, wherein the database of the authenticator is capable of storing a plurality of authentication matrices, each authentication matrix associated with a different client, wherein the authenticator is capable of providing, to the

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client being authenticated, an authentication matrix associated with the respective client, and wherein the passcode generator is capable of generating a passcode based upon ~~at least one~~ elements selected from the authentication matrix stored in the database and associated with the respective client.

39. (Currently Amended) A system according to Claim 38, wherein the authenticator is capable of receiving at least one piece of identifying information associated with the client being authenticated, and thereafter identifying, from the plurality of authentication matrices stored in the database, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information, and wherein the passcode generator is capable of generating a passcode based upon ~~at least one elements~~ selected from the identified authentication matrix.

40. (Original) A system according to Claim 36, wherein the passcode generator is capable of generating a passcode further based upon a personal identification number (PIN) associated with the client, and wherein the authenticator is capable of receiving a passcode formulated further based upon the PIN.

41. (Currently Amended) A system according to Claim 40, wherein the passcode generator is capable of generating a passcode including ~~at least one elements~~ selected from the authentication matrix and the PIN in a ~~predefined variable~~ position with respect to the selected ~~at least one elements~~, wherein the authenticator is capable of receiving a passcode formulated to include the identified ~~at least one elements~~ and the PIN in the ~~predefined variable~~ position with respect to the identified ~~at least one elements~~, and wherein the authenticator is capable of authenticating the client by identifying a match between the generated passcode and the formulated passcode.

42. (Currently Amended) A system comprising:

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a client capable of receiving a set of ~~at least one~~ a plurality of labels identifying ~~at least one~~ a plurality of elements of a matrix, the matrix including a plurality of elements, each element capable of being identified by a label, wherein the client is capable of formulating a response based upon the ~~at least one elements~~ identified by the received set of ~~at least one labels~~.

43. (Currently Amended) A system according to Claim 42, wherein the client is capable of receiving the set of ~~at least one labels~~ and formulating a response a plurality of times, and wherein each set of ~~at least one labels~~ received by the client differs from each set of ~~at least one labels~~ previously received by the client.

44. (Currently Amended) A system according to Claim 42, wherein the client is capable of receiving the set of ~~at least one labels~~ identifying ~~at least one elements~~ of an authentication matrix, and wherein the client is capable of formulating a response comprising a passcode such that the client is capable of being authenticated based upon the formulated passcode.

45. (Currently Amended) A system according to Claim 12, wherein the client is capable of receiving a set of ~~at least one labels~~ identifying ~~at least one elements~~ selected from the authentication matrix during generation of a passcode, and wherein the client is capable of formulating the passcode such that the client is capable of being authenticated further based upon the generated passcode.

46. (Currently Amended) A system according to Claim 45, wherein the client is capable of being provided with an authentication matrix from an authenticator capable of storing an authentication matrix, wherein the client is capable of receiving a set of ~~at least one labels~~ identifying ~~at least one elements~~ selected from the authentication matrix stored by the authenticator, and wherein the client is capable of formulating a passcode based upon ~~at least one elements~~ of the authentication matrix provided to the client corresponding to the ~~at least one elements~~ selected from the authentication matrix stored by the authenticator.

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47. (Currently Amended) A system according to Claim 46, wherein the client is capable of being provided with an authentication matrix associated with the respective client from an authenticator capable of storing a plurality of authentication matrices, each authentication matrix associated with a different client, and wherein the client is capable of receiving a set of ~~at least one labels identifying at least one elements~~ selected from the authentication matrix stored by the authenticator and associated with the respective client.

48. (Currently Amended) A system according to Claim 47, wherein the client is capable of sending the authenticator at least one piece of identifying information associated with the respective client such that the authenticator is capable of identifying, from the plurality of authentication matrices, the authentication matrix associated with the respective client based upon the at least one piece of identifying information, and wherein the client is capable of receiving a set of ~~at least one labels identifying at least one elements~~ selected from the identified authentication matrix.

49. (Currently Amended) A system according to Claim 45, wherein the client is capable of receiving a set of ~~at least one labels identifying at least one elements~~ selected from the authentication matrix during generation of a passcode based upon a personal identification number (PIN) associated with the client, and wherein the client is capable of formulating a passcode further based upon the PIN.

50. (Currently Amended) A system according to Claim 49, wherein the client is capable of receiving a set of ~~at least one labels identifying at least one elements~~ selected from the authentication matrix during generation of a passcode including ~~at least one elements~~ selected from the authentication matrix and the PIN in a predefined variable position with respect to the selected ~~at least one elements~~, wherein the client is capable of formulating a passcode including the identified ~~at least one elements~~ and the PIN in the predefined variable position with respect to

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the identified ~~at least one~~ elements such that the client is capable of being authenticated by identifying a match between the generated passcode and the formulated passcode.

51. (Currently Amended) A method comprising:
receiving a set of ~~at least one~~ a plurality of labels identifying ~~at least one~~ a plurality of elements of a matrix, the matrix including a plurality of elements, each element capable of being identified by a label; and
formulating a response based upon the ~~at least one~~ elements identified by the received set of ~~at least one~~ labels.

52. (Currently Amended) A method according to Claim 51, wherein receiving a set of ~~at least one~~ labels and formulating a response occur a plurality of times, and wherein each received set of ~~at least one~~ labels differs from each previously received set of ~~at least one~~ labels.

53. (Currently Amended) A method according to Claim 51, wherein receiving a set of ~~at least one~~ labels comprises receiving a set of ~~at least one~~ labels identifying ~~at least one~~ elements of an authentication matrix, wherein formulating a response comprises formulating a passcode, and wherein the method further comprises:
authenticating the client based upon the formulated passcode.

54. (Currently Amended) A method according to Claim 53 further comprising:
generating a passcode based upon ~~at least one~~ elements selected from the authentication matrix,
wherein receiving a set of ~~at least one~~ labels comprises receiving a set of ~~at least one~~ labels identifying the selected ~~at least one~~ elements, and
wherein authenticating the client comprises authenticating the client further based upon the generated passcode.

55. (Currently Amended) A method according to Claim 54 further comprising:

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providing an authentication matrix to an authenticator, and providing an authentication matrix to the client,

wherein generating a passcode comprises generating a passcode based upon ~~at least one~~ elements selected from the authentication matrix provided to the authenticator, and

wherein formulating a passcode comprises formulating a passcode based upon ~~at least one~~ elements of the authentication matrix provided to the client corresponding to the ~~at least one~~ elements selected from the authentication matrix provided to the authenticator.

56. (Currently Amended) A method according to Claim 55, wherein providing an authentication matrix to an authenticator comprises providing a plurality of authentication matrices to an authenticator, each authentication matrix associated with a different client, wherein providing an authentication matrix to the client comprises providing, to the client being authenticated, an authentication matrix associated with the respective client, and

wherein generating a passcode comprises generating a passcode based upon ~~at least one~~ elements selected from the authentication matrix provided to the authenticator and associated with the respective client.

57. (Currently Amended) A method according to Claim 56 further comprising: receiving at least one piece of identifying information associated with the client being authenticated; and

identifying, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information,

wherein generating a passcode comprises generating a passcode based upon ~~at least one~~ elements selected from the identified authentication matrix.

58. (Original) A method according to Claim 54, wherein generating a passcode comprises generating a passcode further based upon a personal identification number (PIN)

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associated with the client, and wherein formulating a passcode comprises formulating a passcode further based upon the PIN.

59. (Currently Amended) A method according to Claim 58, wherein generating a passcode comprises generating a passcode including at least one elements selected from the authentication matrix and the PIN in a predefined-variable position with respect to the selected at least one elements, wherein formulating a passcode comprises formulating a passcode including the identified at least one elements and the PIN in the predefined-variable position with respect to the identified at least one elements, and wherein authenticating the client comprises identifying a match between the generated passcode and the formulated passcode.

60. (New) A system according to Claim 1, wherein the authenticator is capable of sending a set of labels to the client in response to the client effectuating logging in, logging in including prompting the client for at least one piece of identifying information, and receiving the at least one piece of identifying information from the client, the at least one piece of identifying information comprising a user name and a password associated with a client user.

61. (New) A system according to Claim 6, wherein the at least one piece of identifying information received by the authenticator is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

62. (New) A system according to Claim 9, wherein the client is capable of receiving a set of labels in response to the client effectuating logging in, logging in including the client being prompted for at least one piece of identifying information, and sending the at least one piece of identifying information, the at least one piece of identifying information comprising a user name and a password associated with a client user.

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63. (New) A system according to Claim 14, wherein the at least one piece of identifying information sent by the client is capable of identifying the client to an organization independent of the authentication matrix associated with the respective client.

64. (New) A method according to Claim 17, wherein receiving a set of labels comprises receiving a set of labels in response to effectuating logging in, logging in including prompting the client for at least one piece of identifying information, and sending the at least one piece of identifying information, the at least one piece of identifying information comprising a user name and a password associated with a client user.

65. (New) A method according to Claim 22, wherein receiving at least one piece of identifying information comprises receiving at least one piece of identifying information capable of identifying the client to an organization independent of the authentication matrix associated with the client.

66. (New) A computer program product according to Claim 25, wherein the first executable portion is adapted to receive a set of labels in response to effectuating logging in, logging in including prompting the client for at least one piece of identifying information, and sending the at least one piece of identifying information, the at least one piece of identifying information comprising a user name and a password associated with a client user.

67. (New) A computer program product according to Claim 30, wherein the at least one piece of identifying information received by the sixth executable portion is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

68. (New) A system according to Claim 33, wherein the entity is capable of sending a set of labels to the client in response to effectuating logging in, logging in including prompting the client for at least one piece of identifying information, and receiving the at least one piece of

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identifying information, the at least one piece of identifying information comprising a user name and a password associated with a client user.

69. (New) A system according to Claim 39, wherein the at least one piece of identifying information received by the authenticator is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

70. (New) A system according to Claim 42, wherein the client is capable of receiving a set of labels in response to effectuating logging in, logging in including the client being prompted for at least one piece of identifying information, and sending the at least one piece of identifying information, the at least one piece of identifying information comprising a user name and a password associated with a client user.

71. (New) A system according to Claim 48, wherein the at least one piece of identifying information sent by the client is capable of identifying the client to an organization independent of the authentication matrix associated with the respective client.

72. (New) A method according to Claim 51, wherein receiving a set of labels comprises receiving a set of labels in response to effectuating logging in, logging in including prompting the client for at least one piece of identifying information, and sending the at least one piece of identifying information, the at least one piece of identifying information comprising a user name and a password associated with a client user.

73. (New) A method according to Claim 57, wherein receiving at least one piece of identifying information comprises receiving at least one piece of identifying information capable of identifying the client to an organization independent of the authentication matrix associated with the client.

74. (New) A system for authenticating a user comprising:

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an entity capable of prompting a user for at least one piece of identifying information associated with the user, the user being prompted during effectuation of logging in,

wherein the entity is capable of receiving the identifying information in response to prompting the user, wherein the entity receiving of the identifying information invokes an authentication procedure, the authentication procedure comprising:

selecting a set of labels identifying elements of an authentication matrix, wherein the authentication matrix includes a plurality of elements that are each identified by a label;

providing the selected set of labels to the user, the set of selected labels being unknown to the user until the set is provided;

receiving a passcode from the user in response to providing the set of labels, the passcode having been formulated based upon the elements identified by the provided set of labels; and

authenticating the user based upon the received passcode.

75. (New) A system according to Claim 74, wherein the entity is capable of prompting the user and receiving the identifying information for each of a plurality of instances of logging in, and wherein the entity receiving of the identifying information for each instance invokes the authentication procedure such that the set of labels provided for the respective instance differs between the set of labels provided for each previous instance.

76. (New) A system according to Claim 75, wherein the entity receiving of the identifying information for each instance invokes the authentication procedure such that the received passcode is unique to the respective instance.

77. (New) A system according to Claim 74, wherein the entity is capable of receiving at least one piece of identifying information such that the authentication procedure further comprises:

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identifying, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information, the selected set of labels identifying elements of the identified authentication matrix.

78. (New) A system according to Claim 77, wherein the at least one piece of identifying information received by the entity is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

79. (New) A system according to Claim 74, wherein the entity is capable of receiving at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated further based upon a personal identification number (PIN) associated with the client.

80. (New) A system according to Claim 79, wherein the entity is capable of receiving at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated including at least one element selected from the authentication matrix and the PIN in a predefined position with respect to the selected at least one element.

81. (New) A system according to Claim 74, wherein the identifying information received by the entity comprises a user name and a password associated with the user.

82. (New) A method for authenticating a user comprising:
prompting a user for at least one piece of identifying information associated with the user, the user being prompted during effectuation of logging in; and
receiving the identifying information in response to prompting the user, wherein receiving of the identifying information invokes an authentication procedure, the authentication procedure comprising:

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selecting a set of labels identifying elements of an authentication matrix, wherein the authentication matrix includes a plurality of elements that are each identified by a label;

providing the selected set of labels to the user, the set of selected labels being unknown to the user until the set is provided;

receiving a passcode from the user in response to providing the set of labels, the passcode having been formulated based upon the elements identified by the provided set of labels; and

authenticating the user based upon the received passcode.

83. (New) A method according to Claim 82, wherein prompting the user and receiving the identifying information occur for each of a plurality of instances of logging in, and wherein the receiving of the identifying information for each instance invokes the authentication procedure such that the set of labels provided for the respective instance differs between the set of labels provided for each previous instance.

84. (New) A method according to Claim 83, wherein the receiving of the identifying information for each instance invokes the authentication procedure such that the received passcode is unique to the respective instance.

85. (New) A method according to Claim 82, wherein receiving at least one piece of identifying information comprises receiving at least one piece of identifying information such that the authentication procedure further comprises:

identifying, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information, the selected set of labels identifying elements of the identified authentication matrix.

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86. (New) A method according to Claim 85, wherein the received at least one piece of identifying information is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

87. (New) A method according to Claim 82, wherein receiving at least one piece of identifying information comprises receiving at least one piece of identifying information at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated further based upon a personal identification number (PIN) associated with the client.

88. (New) A method according to Claim 87, wherein receiving at least one piece of identifying information comprises receiving at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated including at least one element selected from the authentication matrix and the PIN in a predefined position with respect to the selected at least one element.

89. (New) A method according to Claim 82, wherein prompting a user comprises prompting a user for identifying information comprising a user name and a password associated with the user.

90. (New) A computer program product for authenticating a user, the computer program product comprising at least one computer-readable storage medium having computer-readable program code portions stored therein, the computer-readable program code portions comprising:

a first executable portion for prompting a user for at least one piece of identifying information associated with the user, the user being prompted during effectuation of logging in; and

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a second executable portion for receiving the identifying information in response to prompting the user, wherein the second executable portion receiving of the identifying information invokes an authentication procedure, the authentication procedure comprising:

selecting a set of labels identifying elements of an authentication matrix, wherein the authentication matrix includes a plurality of elements that are each identified by a label;

providing the selected set of labels to the user, the set of selected labels being unknown to the user until the set is provided;

receiving a passcode from the user in response to providing the set of labels, the passcode having been formulated based upon the elements identified by the provided set of labels; and

authenticating the user based upon the received passcode.

91. (New) A computer program product according to Claim 90, wherein the first and second executable portions are adapted to prompt the user and receive the identifying information for each of a plurality of instances of logging in, and wherein the second executable portion receiving of the identifying information for each instance invokes the authentication procedure such that the set of labels provided for the respective instance differs between the set of labels provided for each previous instance.

92. (New) A computer program product according to Claim 91, wherein the second executable portion receiving of the identifying information for each instance invokes the authentication procedure such that the received passcode is unique to the respective instance.

93. (New) A computer program product according to Claim 90, wherein the second executable portion is adapted to receive at least one piece of identifying information such that the authentication procedure further comprises:

identifying, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying

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information, the selected set of labels identifying elements of the identified authentication matrix.

94. (New) A computer program product according to Claim 93, wherein the at least one piece of identifying information received by the second executable portion is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

95. (New) A computer program product according to Claim 90, wherein the second executable portion is adapted to receive at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated further based upon a personal identification number (PIN) associated with the client.

96. (New) A computer program product according to Claim 95, wherein the second executable portion is adapted to receive at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated including at least one element selected from the authentication matrix and the PIN in a predefined position with respect to the selected at least one element.

97. (New) A computer program product according to Claim 90, wherein the first executable portion is adapted to prompt a user for identifying information comprising a user name and a password associated with the user.

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